

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTOPHER S. HOFFMAN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10583

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/11/2018 and confirmed on 7/20/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		96,466.06
Less Refunds to Debtor	1,646.32	
TOTAL AMOUNT OF PLAN FUND		94,819.74

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,800.00	
Trustee Fee	4,347.86	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,147.86

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	48,353.79	0.00	48,353.79
	Acct: 7361				
	MIDFIRST BANK SSB*	1,925.56	1,925.56	0.00	1,925.56
	Acct: 7361				
	NORTHWEST BANK*	0.00	0.00	0.00	0.00
	Acct: 3053				
	TOYOTA MOTOR CREDIT CORP (TMCC)	13,216.44	13,216.44	0.00	13,216.44
	Acct: 2548				
					63,495.79

Priority					
	EARLE D LEES ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER S. HOFFMAN	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER S. HOFFMAN	732.93	732.93	0.00	0.00
	Acct:				
	CHRISTOPHER S. HOFFMAN	913.39	913.39	0.00	0.00
	Acct:				
	EARLE D LEES ESQ	2,800.00	2,800.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	HOLIDAY FINANCIAL SERVICES	1,350.86	1,350.86	0.00	1,350.86
	Acct: 1847				
	JOHN G ACHILLE ESQ	3,081.00	784.21	0.00	784.21
	Acct:				
	ALLY FINANCIAL**	8,388.02	2,135.01	0.00	2,135.01
	Acct: 1445				
	AMERICAN CORADIUS INTERNATIONAL	0.00	0.00	0.00	0.00
	Acct: 7994				
	LVNV FUNDING LLC, ASSIGNEE	1,032.79	262.88	0.00	262.88
	Acct: 3941				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00

18-10583

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0001				
	PENN HIGHLANDS DUBOIS++	0.00	0.00	0.00	0.00
	Acct: PHB1				
	PENN HIGHLANDS PHYSICIAN NETWORK	0.00	0.00	0.00	0.00
	Acct: 0390				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	US DEPARTMENT OF EDUCATION	76,228.70	19,402.54	0.00	19,402.54
	Acct: 1675				
	TOYOTA MOTOR CREDIT CORP (TMCC)	213.31	54.30	0.00	54.30
	Acct: 2548				
	LVNV FUNDING LLC, ASSIGNEE	731.89	186.29	0.00	186.29
	Acct: 6090				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5397				
	HOLIDAY FINANCIAL SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	WELLS FARGO FINANCIAL**	0.00	0.00	0.00	0.00
	Acct:				
	FREDERIC I WEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT ADJUSTMENTS INC++	0.00	0.00	0.00	0.00
	Acct:				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
					24,176.09
TOTAL PAID TO CREDITORS					87,671.88
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		15,142.00			
UNSECURED		91,026.57			

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHRISTOPHER S. HOFFMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10583

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Christopher S. Hoffman
Debtor

Case No. 18-10583-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher S. Hoffman, 1145 Miller Road, Sigel, PA 15860-4425
cr	+ Northwest Bank, Servicing agent for Northwest Cons, 100 Liberty Street, P.O. Box 337, Warren, PA 16365-0337
14862185	+ Achille, Ellermeyer & Wallisch, 379 Main St, Brookville, PA 15825-1214
14862188	+ Credit Adjustments Inc, PO Box 5640, Manchester, NH 03108-5640
14862190	+ Frederic Weinberg, Esq, 375 East Elm St, Ste 210, Conshohocken, PA 19428-1973
14862191	+ Holiday Financial Services, 1578 Bee Line Hwy, Du Bois, PA 15801-3820
14862192	+ Holiday Financial Services, 1800 Daisy Street Extension, Clearfield, PA 16830-3265
14862196	+ Penn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367
14862197	Penn Highlands Brookville, PO Box 3345, Indianapolis, IN 46206-3345
14862198	Penn Highlands Physician Network, 1605 N Cedar Crest Blvd, STE 110B, Allentown, PA 18104-2351
14862201	+ Toyota Financial Services, PO Box 5856, Carol Stream, IL 60197-5856
14862203	US Dept of Education, 3130 Fairview Park Dr, Ste 800, Chesapeake, VA 23323
14862202	+ US Dept of Education, PO Box 7859, Madison, WI 53707-7859
14862204	Wells Fargo Financial Natl Bank, PO Box 660553, Dallas, TX 75266-0553

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14863583	Email/Text: ally@ebn.phinsolutions.com	Sep 29 2023 01:10:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14862186	+ Email/Text: ally@ebn.phinsolutions.com	Sep 29 2023 01:10:00	Ally Financial, 500 Woodward Ave, Detroit, MI 48226-3416
14862187	^ MEBN	Sep 29 2023 01:00:22	American Coradius Intl LLC, 2420 Sweet Home Rd, Ste 150, Amherst, NY 14228-2244
14862189	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 29 2023 02:53:30	Credit One, PO Box 98872, Las Vegas, NV 89193-8872
14862193	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 29 2023 01:14:00	Jefferson Capital System LLC, 16 McLeland Road, Saint Cloud, MN 56303
14862194	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 02:53:30	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
14885979	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:26:15	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14885977	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:28:04	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15637113	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Sep 29 2023 01:48:05	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 32

14862195	+ Email/Text: heather.mauro@northwest.com	Sep 29 2023 01:12:00	Northwest Savings Bank, PO Box 337, Warren, PA 16365-0337
14863002	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 02:53:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14862199	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 02:53:30	Resurgent Capital Serv, PO Box 1269, Greenville, SC 29602-1269
14862200	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:28:39	Synchrony Bank/Walmart, PO Box 965024, El Paso, TX 79998
14871554	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 29 2023 01:11:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14953647	Email/Text: EDBKNotices@ecmc.org	Sep 29 2023 01:10:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448
15203113	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 29 2023 02:11:47	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14882715	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 29 2023 01:28:45	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
14862205	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 29 2023 01:26:23	Wells Fargo Financial NB, Client Processing, 800 Walnut St, Des Moines, IA 50309-3605

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Toyota Motor Credit Corporation
cr		WELLS FARGO BANK, N.A.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 32

Earle D. Lees, Jr.

on behalf of Debtor Christopher S. Hoffman bankruptcybutler@windstream.net earlelees69@gmail.com

Harry B. Reese

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

Jill Manuel-Coughlin

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

Kurt L. Sundberg

on behalf of Creditor Northwest Bank Servicing agent for Northwest Consumer Discount Company jrizzo@marshspaeder.com,
tsapper@marshlaw.com;r48049@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8